

NY Rising Housing Program

Program-Sponsored Services Fact Sheet

August 31, 2017

NY Rising Housing Program (applies to all Programs)

The NY Rising Housing Program (the "Program") provides services to applicants to assist in the reconstruction, repair, and elevation of their homes. While the standard Program award enables applicants to select their own contractors to perform Program-eligible work, applicants may encounter difficulties in facilitating their recovery with a standard Program award. Qualifying applicants may be eligible for voluntary Program-sponsored services. A brief description of each program sponsored-service, along with frequently asked questions regarding the Minor Repair and Construction Services programs are outlined below.

BREAKDOWN OF PROGRAM-SPONSORED SERVICES

Environmental Remediation

Environmental Remediation, also known as the Environmental Program, is available to qualified applicants who cannot complete Program-required abatement of a lead, asbestos, or radon hazard identified by the Program in storm-impacted areas of their home. For more information on Environmental Remediation services, please see the "Environmental Program Fact Sheet" on the Program's website.

Minor Repair Program

The Minor Repair Program, also known as Technical Assistance, is available to qualified applicants who cannot close out because they are unable to complete the remaining construction work in their Estimated Cost of Repair (ECR), or because a final inspection has determined that their home is <u>not</u> decent, safe, and sanitary. The Program will assist by providing the services necessary to complete the work, meet Program requirements, and close out.

Construction Services

Construction Services, also known as the Construction Program, is available to qualified applicants who are required to elevate or reconstruct their home and who are having difficulty completing the project. The Program will coordinate with a Program-designated contractor to carry out the elevation or reconstruction; the designated contractor will be paid directly by the Program.

FREQUENTLY ASKED QUESTIONS - CONSTRUCTION SERVICES

What is the Construction Program Award?

If you qualify for the Construction Program, at no additional cost to you, the NY Rising Construction Team ("Construction Team") coordinates between you and the NY Rising-designated contractor from project initiation to completion of construction. This voluntary program matches construction contractors under contract with GOSR with Program applicants for the purpose of completing their repair scope of work.

The Program will be responsible for assigning contractors and supervising their work through completion,



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acting as the Construction Project Manager on behalf of the qualified Applicant. Prior to project initiation, the Construction Team will conduct a Project Planning, meeting with you and your design professional to discuss and agree on the project scope of work and a timeline for construction. Throughout the project, the Construction Team will ensure that the work is performed in a timely manner and in accordance with the approved design, while simultaneously ensuring compliance with Federal requirements and State and Local building codes and standards. The Construction Team will secure the necessary permits to complete the scope of work and will ensure that the work on your home passes any required final site visits or inspections. Finally, the Construction Team will pay contactors directly for the work performed in accordance with the agreed upon scope of work and within the established timeline.

What are the basic eligibility requirements to join the Construction Program?

There are currently three groups of homeowners who are eligible: (1) Mandatory elevation applicants as determined by a substantial damage determination by the local building authority; (2) Optional elevation applicants ONLY IF the Program determines that the calculated value of damage is in excess of 50% of the pre-storm value of the structure AND the home is located within the FEMA-designated 100-year flood plain, and; (3) Reconstruction applicants for which a completed Feasibility Assessment Report recommends demolition and construction of a new replacement home.

What is required of you after you join the Construction Program?

- a. Return of Award Funds: You must return any award funds received for the scope of work being performed by the Construction Program as a condition for participating in the Program. Once the Program determines that you have returned the requisite amount of funds, the Construction Program will implement the project, including any potential change orders arising from unforeseen site conditions.
- b. **No Upgrades**: A Program-contracted project only includes completion of the scope of work identified in the original estimate and award.
- c. **Move-Out**: You must agree to move out of the home until the Program authorizes you to return. You must move out of the home whether or not you receive Interim Mortgage Assistance and whether or not similar lodging is available nearby.
- d. **Schedule**: You must agree to not constrain the construction schedule that is established between the Program and the general contractor. In general, an elevation project takes about 4-5 months from the start of construction to completion and a reconstruction takes 6-8 months. This does not include time for contractor procurement, design, and municipal permit approvals.

What kind of work can I expect the Construction Program to perform?

- a. **Finishes**: All projects are estimated based on the "builder's standard grade" for all finishes and casework. You may not upgrade such items as counter finishes, cabinets, floors and appliances. After the project has been completed and the file closed out, the homeowner is free to engage a contractor of their choice to do additional desired work.
- b. **Ineligible Items**: Ineligible items such as decks, porches and landscaping will not be included in Program-contracted projects.



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c. Exception for Elevation Height: For elevation projects, prior to the completion and approval of the final design and the start of construction, an applicant may request additional height if the designer deems this as feasible and the municipality approves. However, you must pay the estimated additional cost in advance. The costs associated with additional elevation are significant, since these often require the re-design of the original plans as well other items required by the municipality, when, for example the additional height is desired to accommodate a garage. Under no circumstances can additional height be requested for habitable space.

What is the construction timeframe if I participate in the Construction Program?

- a. PRE-CONSTRUCTION PROCESS (3-5 months)
 - a. **Supplemental Grant Agreement (SGA)**: Once eligibility has been determined, you will indicate participation in the Construction Program by signing an SGA that specifies the requirements and conditions of the program.
 - b. **Financial Review and Return of Funds**: A key preliminary step toward starting construction is to review the status of your award and to arrange for the return of funds, if any.
 - c. **Contractor Bid and Award:** GOSR is required to invite contractors to bid on the project and then GOSR selects the contractor with the lowest qualified bid.
 - d. Homeowner Move-out and Interim Mortgage Assistance: Once a contractor has been assigned to the project, the Program will determine the date by which the move out must occur. Municipalities require that homeowners move out of the home in order to issue a building permit and disconnect utilities. The GOSR pre-construction team will determine eligibility for mortgage assistance of up to 36 months while the homeowner is out of the home during the construction process. Regardless of IMA eligibility, homeowners are required to move out prior to construction.
 - e. **Pre-Construction Meeting**: After the move-out date has been set, a meeting will be held with the pre-construction team to make sure that you understand the construction process and to finalize the plans that need to be submitted to the municipality.
 - f. Permit Approval: After it has approved the plans and determined that the move out has occurred, the municipality will issue a building permit to the contractor to begin construction.

CONSTRUCTION PROCESS (4-5 months from the date the building permit has been approved)

- a. **Construction Starts**: You will not be permitted on the property during construction unless authorized and accompanied by Construction Program personnel. You will be informed of the construction progress by the assigned project manager.
- b. **Construction Completion**: The assigned Construction Program project manager will determine when the project has been completed and meets Program regulations. The project manager will then communicate to you that a final inspection by the building department has been scheduled.
- c. Final Inspection: The municipal building department is responsible for inspecting the



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final project and certifying that it meets all building and code requirements.

FREQUENTLY ASKED QUESTIONS - MINOR REPAIR PROGRAM

What is the Minor Repair Program?

The Minor Repair Program (MRP) is a voluntary direct assistance program managed by New York Rising to assist homeowners in completing required remaining non-structural repairs. NY Rising contracts directly with private contractors to complete the repairs, with an MRP Project Manager overseeing the process.

This assistance is funded out of the existing applicant award balance.

What are the basic eligibility requirements to receive Minor Repair services?

In order to qualify for Minor Repair Program assistance, you must meet the criteria:

- a. You must be otherwise eligible for New York Rising assistance and actively participating in the New York Rising Housing Recovery Program.
- b. You must have sufficient funds in your Applicant Balance to cover the ECR Cost of your outstanding repairs. If there are insufficient funds remaining to cover the remaining repairs, you have the option of returning previously distributed funds in order to participate in the Minor Repair Program.
- c. In order to participate, you must sign a Supplemental Grant Agreement that specifies the terms and conditions of the Program.
- d. The scope of work can only include non-structural repairs

What is required of you after you elect to receive Minor Repair assistance?

If you are electing to receive Minor Repair Program assistance, you must complete the following steps:

- a. You must be available for an Initial Site Visit at the damaged property to confirm the outstanding items in your ECR and proposed MRP scope of work.
- b. Upon completion of the Initial Site Visit, you must sign a Supplemental Grant Agreement agreeing to the terms and conditions of the Program.
- c. You must be willing and able to make the home accessible to the contractor completing repairs.
- d. Upon completion of the work, you must fill out project and vendor evaluation forms.
- e. After all repairs are completed, you must agree to a Program Final Site Visit to confirm all outstanding ECR items have been completed and that the home is otherwise decent, safe, and sanitary.

What is the timeframe for Minor Repair services?

The length of the repairs process will vary depending on the scope of work and will be based on a timeline



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agreed upon. If you are returning funds in order to participate in the Minor Repair Program, additional time will be required to process the return of funds. All funds must be received and reflected in the Applicant Balance prior to the commencement of work. After the repair work is completed, the Minor Repair Program Project Manager will schedule a final inspection which, once completed, will allow you to be closed out of the Program and any remaining funds to be disbursed.

If you have any additional question or are interested in finding out if you are eligible for Program-sponsored services, please call your Customer Representative or the Call Center at 516-830-4949.